

**IN THE ABSTRACT**

Please amend the Abstract as follows:

The electronic settlement system of the present invention is an electronic settlement system for the purpose of paying a plurality of expenses requested by the user within a predetermined time period using electronic settlement. It consists of a cash-deposit processing means, which processes cash deposits for each of the expense categories, a payment processing means that makes payments for each of the expense categories, as well as a memory which can store the payment method, payment period, scheduled payment amount and available credit information for each of the expense categories, spreadsheet management of payments and deposits made by the user in each of the categories using electronic settlement and a spreadsheet management means that sends notices to the user on a regular basis. ~~Preferably, the above mentioned memory will include an available credit correction means that can correct the content of the available credit contained in memory. Furthermore, in the event that the expense category requested for which electronic settlement has been requested is deductible under the tax laws, it would be preferable to have a detail of the deposit and payment amounts that occurred during the fiscal year printed out in a format that could be used in the payment of taxes from the above spreadsheet management means at the end of the corresponding fiscal year.~~